

BERNICKE LETTER

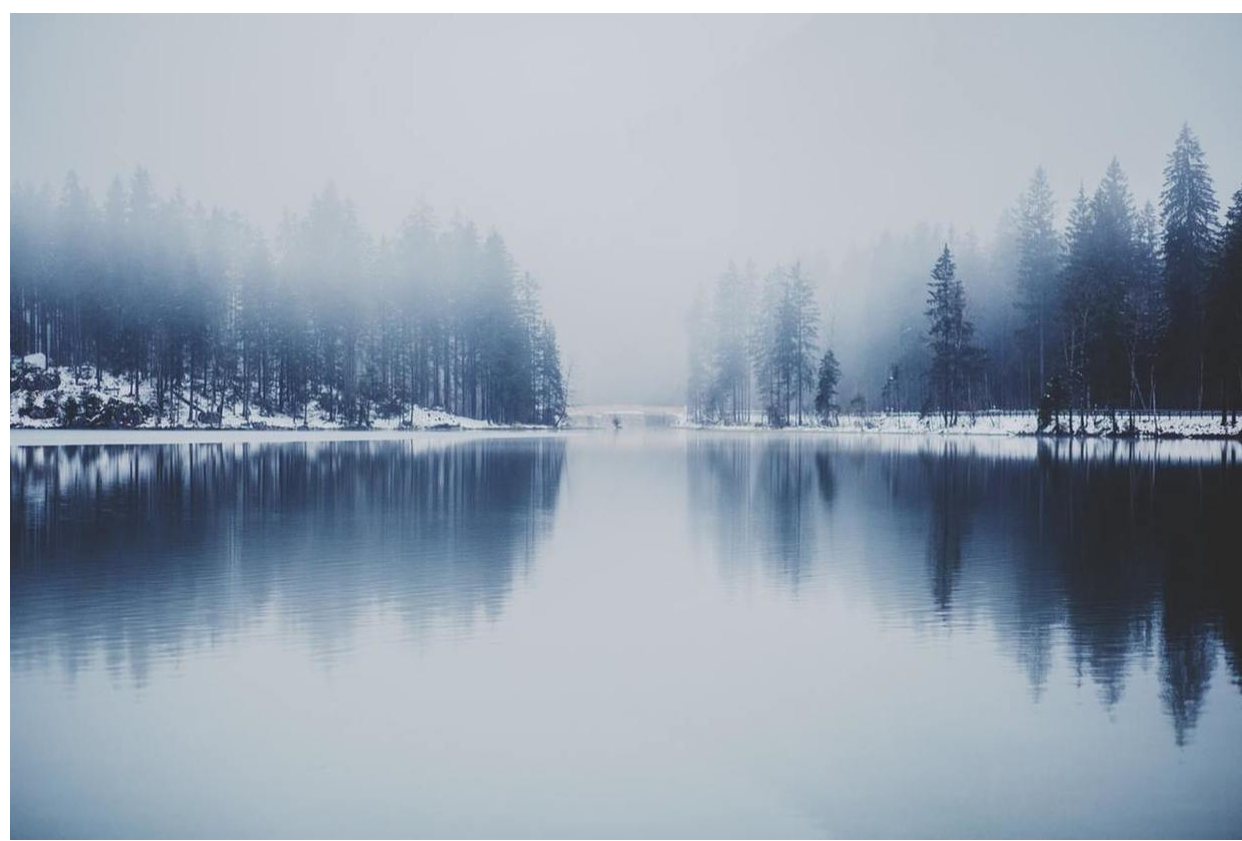
Research Driven Investment Solutions.

FEATURED ARTICLE

What Are Digital Assets?**Susan K. Severson**

In a time when technology is always advancing, and the levels of security needed and methods of protecting our personal data are constantly changing, what can we do to manage our data, both now and when we pass away?

Read about some tips aimed at helping you keep your digital assets organized in Sue's article for this month.

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HELPFUL RESOURCES

The SECURE Act - What is it and How Does It Affect Me?**Brandon Bishop**

Every now and then, legislation is passed that alters the retirement savings landscape. The Setting Every Community Up for Retirement Enhancement (SECURE) Act, which was signed into law on December 20th, 2019, represents the first piece of major retirement legislation passed in a decade.

Like many people, you may be wondering what this new legislation means for you. Learn more about how the SECURE Act may affect you in Brandon's article for this month.

[Read More](#)**401(k) Contribution Limits Have Increased for 2020**

The amount you can contribute to your 401(k) or similar plan (including 403(b)s, most 457 plans, and the federal government's Thrift Savings Plan) has increased for 2020. The new maximum contribution limit is \$19,500, but if you are 50 or older during 2020 you have the opportunity to take advantage of an additional \$6,500 catch-up provision. This brings the contribution limit for those 50 and older to \$26,000.

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